

Paygistix at the POS (Full Service)

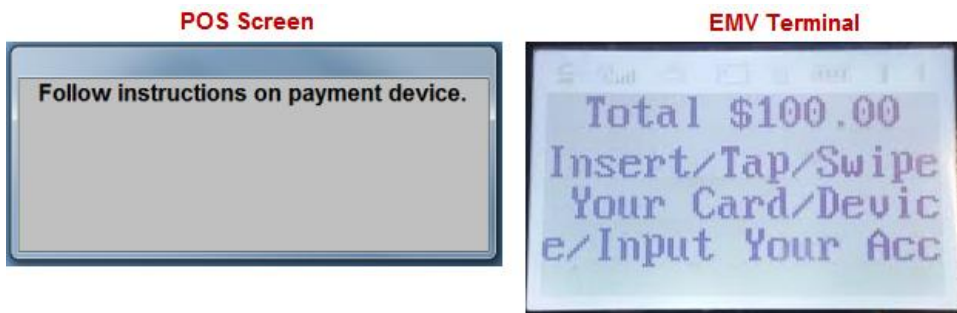
This document is intended to guide the restaurant employee through the basic steps of processing a credit card payment through Paygistix at a Restaurant Manager POS station. The steps outlined below are intended for a full service restaurant not using debit cards. Note: Gift Cards and Employee badges are still swiped on the MSR attached to the station (not the EMV terminal).

Use the following steps after the customer has finished their meal and received the guest check,

1. Proceed to the Settlement screen using the “Settle” function button.
2. Choose the credit card form of payment you wish to use (i.e. Visa). In the screen shot below we are using “Credit Card” and do not have separate forms of payments for each Credit Card type.



3. Use the numeric keypad to enter the amount to be charged
4. RMPOS displays the following and passes command to the device



5. Swipe or insert credit card into the EMV terminal. If using ApplePay or GoogleWallet, tap the phone on the device. Note: you can enter a card number manually on the EMV terminal during this prompt and press the “Enter” button when finished At this point a credit card receipt should print out. Bring the credit card slip to the customer to sign.

Note: Enter a PIN number when prompted. If customer is not present you can hit the “Enter” key on the Terminal keypad. The transaction will be registered as Chip and Signature.

6. You can now go back to the POS to add the tip in the Settlement screen and finalize the transaction.

Voiding a Payment:

Open the order and go the Settlement Screen. Use the steps below to complete the void: then:

1. Touch the payment to be void on the Payment list
2. Press the “Delete” function button

Voice Authorization

Voice Authorization usually occurs when the card issuer returns a message saying something like "Call Center" or "Voice Auth Required." or "Referral Call". (This means that the transaction was not successful in the POS). When this happens, the merchant needs to call the voice authorization phone number to get an authorization code. The reason for a voice authorization is to validate the transaction/cardholder. One of the reasons for voice authorization is potential fraud on the account so the bank sometimes asks the merchant to pass the phone to the customer so they validate who they are. After a voice authorization is completed, the merchant needs to enter the transaction into the POS so the sale can be forced. This is where the pay/force approval function comes into play.

Voice Approval Steps

When there is a need for Voice Auth, the merchant will call Visa, Mastercard, Discover, or Amex (depending on the card) to ask for the Auth#. Below are the contact numbers:

Amex = 1-800-528-2121

VISA/ MC/ DISC = 1-800-228-1122

1. After you have obtained the authorization code, re-open the check on the POS, go to the Settlement screen and press the CC VOICE APPR button (MISC Options). If not present, this will need to be setup in the "POS Function Buttons Layout setup form in the RM BackOffice program.
2. The PIN Pad device will then prompt the merchant to do any one of the following:
 - swipe card into the PIN Pad device if card is present.
 - key in (or manually enter) CC# into the PIN Pad device if card is not present.
 - tap card into the PIN Pad device (i.e., NFC/contactless) if card is present.
3. The PIN Pad device will then prompt for the Auth Code:
4. After the Auth Code has been entered, the payment will then be processed via the Paygistix Client. Approval/Decline received from the processor will be displayed on the PIN Pad at this point.

If there is a need to delete the payment, RM should perform a **pay/void** against the PNRef obtained from the pay/force approval transaction - just like you do now for regular force transactions.